

POWER OF ATTORNEY

KNOW ALL MEN by these presents, that I Opal C. Robbins Shettles, SSN:

DOB: 1/10/24, of 3941 Wheeler Road, Hernando, Mississippi 38632, have constituted and appointed and by these presents do make, constitute and appoint Ernest Randolph Shettles, SSN:

DOB: 5/14/45, of 6315 Walnut Grove Road, Horn Lake, Mississippi 38637, my true and lawful attorney for me and in my name, place and stead to ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies and all property now due or which may hereafter become due and owing to me, and give good and valid receipts and discharges for such payments; to sell, assign and transfer stocks and bonds and securities standing in my name and belonging to me; to buy and sell securities of all kinds in my name and for my account and at such prices as shall seem good to them; to sign, execute, acknowledge and deliver in my name all transfers and assignments of securities; to borrow money and to pledge securities for such loans if in the judgment of my attorneys such action should be necessary; to consent in my name to reorganizations and merges, and to the exchange of securities for new securities; to manage real property, to sell, convey and mortgage realty, and to foreclose mortgages, and to take title of property in my name if they think proper, to execute, acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other instruments relating to realty, which they consider necessary; to place and effect insurance; to do business with banks, and particularly to endorse all checks and drafts made payable to my order and collect the proceeds; to sign in my name checks on all accounts standing in my name, and to withdraw funds from said accounts, to open accounts in my name or in their names as my attorneys in fact; to make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs; to retain counsel and attorneys on my behalf, to appear for me in all actions proceedings to which I may be a part in the Courts of Mississippi or any other state in the United States, or in the United States Courts, to commence actions and proceedings in my name if necessary; to sign and verify in my name all complaints, petitions, answers and other pleadings of every description; to represent me in all income tax matters before all officers of the income tax bureau, to make and verify

income tax returns, claims for refund, requests for extension of time, and consents in my name, to execute petitions to the Board of tax Appeals and to cause me to be represented in such proceedings; hereby giving and granting to my said attorneys full power and authority to do and perform all and every act and things whatsoever necessary to be done in the premises, as fully to all extent and purposes as I might or could do if personally present with full power of substitution and revocation, hereby ratifying and confirming all that my said attorneys may do pursuant to this power.

This Power of Attorney shall not be affected by the subsequent disability or incompetence of the principal. Miss. Code Ann. Section 87-3-107, effective from and after July 1, 1994, (Cumm. Supp. 1999).

Including any authority granted under the "Mississippi Uniform Durable Power of Attorney Act" pursuant to Miss. Code Ann. §§ 87-3-101, et seq (1972 as amended).

WITNESS MY SIGNATURE, this the 21st day of January, 2004.

Opal C. Robbins Shettles
Opal C. Robbins Shettles

STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 21st day of January, 2004. within my jurisdiction, the within named Opal C. Robbins Shettles, who acknowledged that she executed the above and foregoing instrument.

Sherry Lynn Hearington
Notary Public

My Commission Expires:

August 14, 2004

Prepared by:
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